

## **EFFECT OF ORGANISATIONAL FACTORS ON WORK LIFE BALANCE OF WOMEN EXECUTIVES; AN EMPIRICAL STUDY ON PUNJAB NATIONAL BANKS SITUATED IN TWIN CITIES OF ODISHA**

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### **ABSTRACT**

*The concept of work life balance means proper prioritizing between organizational and personal factors. In other way, it is about managing both the environments in such a way so that both professional and personal life can be enjoyed to the satisfaction. Today, employees are treated as an asset and they are basically the face of the company. Unless and until this group is not motivated enough, then surely it will dilute the entire process of development mechanism of the organization. Business units or companies have to keep in terms with an increase in demand to improve efficiency and also respond positively to their customers, stakeholders. Employers, on the other hand are facing internal pressure from the employees who are seeking employments that allows a developing career, talent utilization and opportunity to have a life outside office. Currently jobs are no more only about pays and promotions, rather employees and job seekers are looking for employment or deciding jobs basing on how well can the workplace, current or potential, can contribute in balancing between their work and personal lives. No longer is it just a matter of remuneration and promotional prospects; job seekers are increasingly basing employment decisions on how well their current or potential workplace can support a balance between personal lives and performance acquaintances. For an organization to survive in this competitive market, it is needed to derive the most from its workforce. And to do this, employees have to feel that their company takes cognizance of their needs in and out of work. In return, they grow to be more productive, more responsive and more loyal to their employer.. In the last two decades, there has been an increased focus on work life balance which can be due to change in the income and family structures like double income families, small and nuclear families, single parent and increased participation of women in the workforce.*

**KEYWORDS:** Increase in Demand to Improve Efficiency and also Respond Positively to their Customers, Stakeholders. Employers, Increasingly basing Employment Decisions

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### **INTRODUCTION**

Today the upcoming challenge for any organization is to develop the required capabilities to attract, stimulate and maintain a highly trained, flexible to organization culture and adaptive to change workforce. Every organization is based on the concept of “going concern”. And for this organizations have to survive in the increased competitive market. Hence

organizations incorporate and develop the existing work-life balance strategies that cater to diverse aspirations of workforce. Work-life balance has emerged as a major theme during the last two decades, which witnessed a substantial intensification of work caused by economic uncertainty, organizational restructuring, and increase in business competition (Green, 2001; Millward et al.,

2000). This prolific change in the organization's environment has mandated the organizations to demand more working hours and higher levels of commitment from its employees. And with the alteration in demography, society and culture over the last few decades has made it difficult for individuals to find proper, if not perfect, balance between their work and personal lives. The possible reasons that could be cited for the increase in work-family conflict could be many including higher participation of female members in this growing nature of workforce (work hours, incentives, work environments etc.), role expectations from family, more nuclear couples, an increased presence of work in the personal lives of individuals and individual's or couple's desire to have an enhanced quality of life by enjoying their free time and leisure time activities.

On the process, this study has focused towards exploring the challenges of work life balance faced by women employees of a public sector Bank, Punjab National Bank, (PNB) operating in the twin cities Bhubaneswar and Cuttack in the state of Odisha. Accordingly, an empirical study has been conducted through collecting the desired information from 230 female respondents of PNB from Bhubaneswar and Cuttack Branches.

## **OBJECTIVE OF THE STUDY**

This study intends to find out the role of organisational factors affecting the work life balance of female executives of PNB from Cuttack and Bhubaneswar branches.

Organisational factors taken for this study are

- Work Schedule
- Work Environment
- Organisational policies.

## **BASE OF DEMOGRAPHIC DISTRIBUTION**

Under demographic distribution, Age (Young, Middle Age and Senior) executives are taken for studying the Organisational factors and its effect on work life balance in all PNB banks of Bhubaneswar & Cuttack. The demographic drivers in our study are different age group of employees of PNB of Cuttack & Bhubaneswar branches. Age is one of the most common demographic questions asked in surveys. How old a person is often determined from her knowledge and experience with the focus of the study. Asking a respondent about Age is often one of the prioritized demographic question asked in survey. It has been shown in various scientific disciplines that opinions on a vast number of topics differ between different age groups. Age might be a sensitive topic for some people. Hence, we have used non-overlapping categories as a result each data point can only fall in one category. Accordingly, up to 35, 35-45 and above 45 years have been classified as young, medium and senior respectively. The age-wise distribution of the sample has been presented in the following Table-1.1

**Table 1.1: Distribution of Sample Young, Middle aged and Senior Respondents from PNB**

AGE GROUP		PNB
Young	N	92
	%	40.0%
Middle	N	93
	%	40.4%
Senior	N	45
	%	19.6%
Total	N	230
	%	100.0%

In public sector Bank PNB, 230 women respondents have shared their views. Out of these 230 respondents, 92 (40.0%), 93 (40.4%) and 45 (19.6%) are young, middle aged and senior persons respectively. It is observed that in PNB young and middle aged are equally poised

### Analysis

Even though, there is no theoretical definition of this concept, we have dealt this in a broader sense by considering some organizational and personal aspects. There are 25 questions set for getting the response towards different **organisational factors** for work life balance. The responses towards all the questions are obtained through 5-point Likert scale. For quantification purpose, strongly disagree, disagree, neutral, agree and strongly agree have been coded as 1, 2, 3, 4 and 5 respectively. Now, it is intended to bring some inter-correlated aspects to the lime light with the help of exploratory factor analysis. By this similar aspects are clustered in to a single factor which is named in view of their similar characteristics. The results so obtained are presented in Table-1, 2.

**Table 1.2: Exploratory Factor Analysis on Organisational Factors**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.700
Bartlett's Test of Sphericity	Approx. Chi-Square	7340.789
	df	300
	Sig.	0.000

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.907	27.628	27.628	5.131	20.524	20.524
2	3.323	13.291	40.919	4.039	16.156	36.680
3	2.836	11.343	52.262	3.895	15.582	52.262
4	1.891	7.562	59.824			
5	1.359	5.435	65.260			
6	1.282	5.129	70.388			
7	1.045	4.180	74.568			
8	0.906	3.622	78.190			
9	0.723	2.890	81.080			
10	0.652	2.608	83.688			
11	0.533	2.130	85.818			
12	0.502	2.007	87.826			
13	0.487	1.948	89.774			
14	0.400	1.600	91.374			

Table 1.2 Contd.,

15	0.374	1.497	92.870			
16	0.319	1.277	94.148			
17	0.271	1.085	95.233			
18	0.240	0.958	96.191			
19	0.215	0.861	97.052			
20	0.195	0.779	97.831			
21	0.164	0.658	98.489			
22	0.130	0.519	99.008			
23	0.113	0.451	99.459			
24	0.085	0.340	99.799			
25	0.050	0.201	100.000			

**Rotated Component Matrix<sup>a</sup>**

	Component		
	1	2	3
Work more than 6 days in a week.	0.576		
Work more than 12 hours in a day.	0.683		
Work in shifts.	-0.557		
Worry about work.	-0.753		
Job sharing.	0.437		
Career break/sabbaticals.		0.645	
Counselling services.		0.721	
Health programs.		0.812	
Family support programs.		0.769	
Exercise facilities.		0.605	
Paid Maternity leaves.		0.549	
Opportunity to return to same job after maternity leave.		0.627	
Organization encourages the involvement of family members in work achievement reward function.		0.747	
Organizations arrange social functions at suitable times for family.		0.653	
Work life balance policy of organization customized for individual.		0.744	
Good work life balance of employees will be more effective for organization.		-0.506	
Work schedule suffer from stress related disease.			0.69
Able to manage stress arising from work.			-0.496
Feel wasting of time when not accomplishing something.			0.594
Never have a chance to breath before moving to next project.			0.602
Take consecutive full weeks of vacation each year.			-0.659
Use vacation days and personal days each year.			-0.844
Frequently delegate work to others.			-0.5
Ever feel tired or depressed because of work.			-0.558
Not getting time for work out.			0.471
Extraction Method: <i>Principal Component Analysis</i> .			
Rotation Method: <i>Varimax with Kaiser Normalization</i> .			
a. Rotation converged in 8 iterations.			

Table-1.2 presents the results obtained on application of exploratory factor analysis with principal component analysis for extraction and varimax rotation with Kaiser normalization over 25 aspects on organizational factors. Here, the Kaiser-Meyer-Olkin(KMO) Measure of Sampling Adequacy has been found to be 0.7 in addition to <sup>2</sup> value on Bartlett's Test of Sphericity (7340.789, P<0.05) paves the way for applying factor analysis over this data set comprising of responses of 230 women employees of PNB towards 25 aspects of organizational factors. Next, part of the table indicates the total variance explained indicating a declining trend of variance (%) both in initial Eigen values and rotation sums of squared loadings. Here, in Eigen values columns, for the first component, the variance is 27.628% followed by 13.291% and

11.343% respectively for second and third components respectively. The total cumulative variance for above three components has been found to be 52.262%.

The last part shows the three sets of inter-related dimensions with factor loading for each. Each dimension has some loadings for each of the three factors. One particular aspect has been chosen to report for a particular factor is based on the highest loading and more than 0.4 of that aspect. Accordingly, “Work more than 6 days in a week” (0.576), “Work more than 12 hours in a day” (0.683), “Work in shifts” (-0.557), “Worry about work” (-0.753) and “Job sharing” (0.437) have been considered for Factor-1. In consideration of their similar characteristics, Factor-1 has nomenclature “Work Schedule” for subsequent analysis. Similarly, “Career break/sabbaticals” (0.645), “Counselling services” (0.721), “Health programs” (0.812), “Family support programs” (0.769), “Exercise facilities” (0.605), “Paid paternity leaves” (0.549), “Opportunity to return to same job after maternity / paternity leave” (0.627), “Organization encourages the involvement of family members in work achievement reward function” (0.747), “Organization arrange social functions at suitable times for family” (0.653), “Work life balance policy of organization customized for individual” (0.744) and “Good work life balance of employees will be more effective for organization” (-0.506) have been considered for Factor-2. In consideration of their similar characteristics, Factor-2 has nomenclature “Working Environment” for subsequent analysis. Further, “Work schedule suffer from stress related disease” (0.69), “Able to manage stress arising from work” (0.496), “Feel wasting of time when not accomplishing something” (0.594), “Never have a chance to breath before moving to next project” (0.602), “Take consecutive full weeks of vacation each year” (-0.659), “Use vacation days and personal days each year” (0.844), “Frequently delegate work to others” (-0.5), “Ever feel tired or depressed because of work” (0.558) and “Not getting time for work out” (0.471) have been considered for Factor-3. In consideration of their similar characteristics, Factor-3 has nomenclature “Organizational Policies” for subsequent analysis.

### Variance on Organizational Factors of PNB Employees

As discussed above, organizational factors have to be dealt with suitably to maintain proper work life balance. The following will present the results obtained in case of women employees of PNB belonging to different age groups and marital status. The results have been obtained for three organizational factors as work schedule, working environment and organizational policies.

**Table 1.3: Analysis of Variance on Opinion of PNB Employees of Various Age Groups towards Different Organizational Factors**

		Sum of Squares	df	Mean Square	F
Work Schedule	Between Age Groups	0.873	2	0.437	1.750 <sup>NS</sup>
	Within Age Groups	56.637	227	0.250	
	Total	57.510	229		
Working Environment	Between Age Groups	2.749	2	1.374	9.384*
	Within Age Groups	33.244	227	0.146	
	Total	35.993	229		
Organizational Policies	Between Age Groups	0.733	2	0.366	14.090*
	Within Age Groups	5.901	227	0.026	
	Total	6.634	229		

N.B:- \* - Significant at 5% level ( $P < 0.05$ ), NS – Not Significant at 5% level ( $P > 0.05$ ).

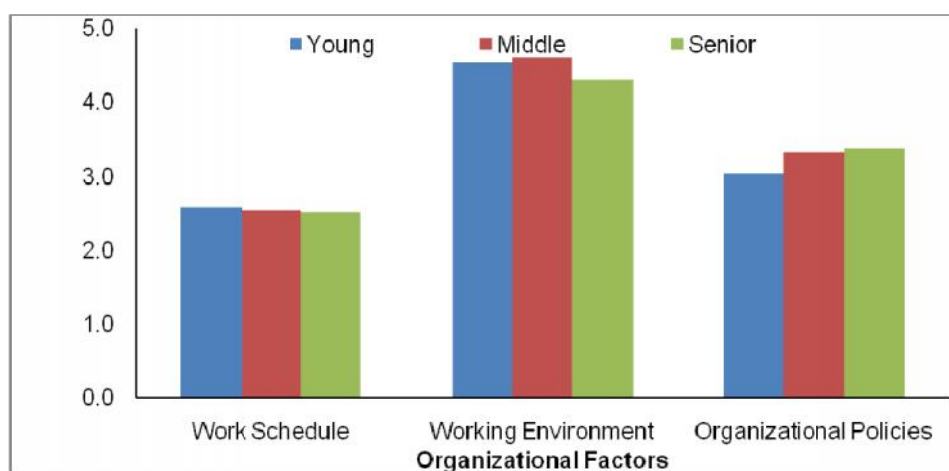
Table-1.3 presents the results obtained on application of Analysis of Variance (ANOVA) over the opinions of women employees of PNB towards work schedule, working environment and organizational policies of different age

groups. The F-value shown against work schedule (1.750) is not significant at 5% level ( $P > 0.05$ ). This indicates the variation in opinion of women employees of different age groups of PNB on work schedule may not be significant. Hence, uniform opinion towards work schedule is obtained from women employees of PNB irrespective of their age. Similarly, the F-value shown against working environment (9.384) is significant at 5% level ( $P < 0.05$ ). This indicates the variation in opinion of women employees of different age groups of PNB on working environment may be significant. Hence, different opinions towards working environment may be obtained from women employees of different age groups of PNB. Further, the F-value shown against organizational policies (14.090) is significant at 5% level ( $P < 0.05$ ). This indicates the variation in opinion of women employees of different age groups of PNB on organizational policies may be significant. Hence, different opinions towards organizational policies may be obtained from women employees of different age groups of PNB. In order to study further details, the inter comparison of means of different age groups has been done with the help of Duncan's Multiple Range Test and the results so obtained has been presented in Table-1.4

**Table 1.4: Mean, SD of Opinion of PNB Employees of Various Age Groups Towards Different Organizational Factors**

		N	Mean	Std. Deviation
Work Schedule	Young	92	2.57	0.56
	Middle	93	2.54	0.53
	Senior	45	2.50	0.26
	Total	230	2.52	0.50
Working Environment	Young	92	4.55 <sup>A</sup>	0.41
	Middle	93	4.60 <sup>A</sup>	0.37
	Senior	45	4.31 <sup>B</sup>	0.35
	Total	230	4.53	0.40
Organizational Policies	Young	92	3.03 <sup>D</sup>	0.15
	Middle	93	3.32 <sup>E</sup>	0.17
	Senior	45	3.38 <sup>E</sup>	0.17
	Total	230	3.10	0.17

N.B:- Similar superscript over the means along a factor indicates their similarity and different superscripts indicate their difference at 5% level ( $P < 0.05$ ) by Duncan's Multiple Range Test for multiple means.



**Figure 1: Mean Opinion of PNB Employees of Various Age Groups Towards Different Organizational Factors.**

Table 1.4 and Figure-1 presents the age-wise mean responses of women employees of PNB on work schedule, working environment and organizational policies. The mean responses of young, middle and senior employees of PNB are 2.57, 2.54 and 2.50 respectively towards work schedule. In reference to the non-significant F-value (1.750) shown in Table-4.5, indicates these mean values are similar even though they are numerically different. Hence, in view of the magnitude of these mean values, it may be inferred that women employees of PNB are neutral towards work schedule irrespective of their age. Further, the mean responses of young, middle and senior employees of PNB are 4.55, 4.60 and 4.31 respectively towards working environment. In reference to the significant F-value (9.384) shown in Table-4.5, indicates these mean values may be different from each other. Here for inter group comparison Duncan's Multiple Range Test is done. It is observed that mean of young (4.55) and middle (4.60) have same superscript "A" indicate their similarity and different from mean of senior (4.31) with superscript "B". Hence, in view of the magnitude of these mean values, it may be inferred that young and middle aged women employees of PNB are more agreed on working environment than senior counterparts. Also, the mean responses of young, middle and senior employees of PNB are 3.03, 3.12 and 3.18 respectively towards organizational policies. In reference to the significant F-value (14.090) shown in Table-4.5, indicates these mean values may not be different from each other. Here for inter group comparison Duncan's Multiple Range Test is done. It is observed that mean of middle (3.32) and senior (3.38) have same superscript "E" indicate their similarity and different from mean of young (3.03) with superscript "D". Hence, in view of the magnitude of these mean values, it may be inferred that middle aged and senior women employees of PNB are more neutral on organizational policies than young counterparts.

### **Variance on Work Life Balance of PNB Employees**

The following will present the results obtained for work life balance in case of women employees of PNB Bank belonging to different age groups and marital status. The results have been obtained by aggregating two aspects on work life balance.

**Table 1.5: Analysis of Variance on Opinion of PNB Employees of Various Age Groups towards Work Life Balance**

	Sum of Squares	df	Mean Square	F
Between Age Groups	4.514	2	2.257	2.082 <sup>NS</sup>
Within Age Groups	246.121	227	1.084	
Total	250.636	229		

N.B:- NS – Not Significant at 5% level ( $P > 0.05$ ).

Table-1.5 above presents the results obtained on application of Analysis of Variance (ANOVA) on the overall score towards work life balance of PNB employees of various age groups. The F-value has been computed as 2.082 is not significant at 5% level ( $P > 0.05$ ). This indicates the variation in scores towards work life balance is not significant and supposed to be uniform in respect of age groups. The mean scores are presented in Table-1.5

**Table 1.6: Mean, SD of Opinion of PNB Employees of Various Age Groups Towards Work Life Balance**

	N	Mean	Std. Deviation
Young	92	4.13	0.70
Middle	93	4.03	1.16
Senior	45	4.10	1.33
Total	230	4.16	1.05



Table-1.6 presents the mean scores of overall work life balance of employees of PNB. The young, middle aged and senior employees have mean overall score of work life balance as 4.13, 4.03 and 4.10 respectively. The computed non-significant F-value (2.082) shown in Table-1.5 indicates their similarity irrespective of their difference in magnitude. Accordingly, in consideration these mean values, young, middle aged and senior are agreed towards work life balance. Hence, the employees of PNB maintain good work life balance irrespective of their age.

### **Findings & Conclusion**

Application of exploratory factor analysis with principal component analysis for extraction and varimax rotation with Kaiser normalization over 230 respondents and 25 aspects on organizational factors signals for congregation of similar aspects in to groups. The three factors having nomenclature “Work Schedule”, “Working Environment” and “Organizational Policies” have been identified with the highest factor loading of the similar aspects.

### **Variance on Organizational Factors of PNB Employees**

- ANOVA on organizational factors of PNB employees reveals that uniform opinion towards work schedule ( $F=1.750$ ) is obtained from women employees of PNB irrespective of their age. Also, variation in opinions of employees of PNB of different age groups is witnessed towards working environment ( $F=9.384$ ) and organizational policies (14.090).
- Duncan’s Multiple Range Test (DMRT) for multiple means comparison reveals that women employees in all age groups of PNB are neutral over work schedule. But, in case of working environment, women employees of PNB within the middle age are more agreed than seniors. Also, women employees above middle aged are more neutral on organizational policies than young.

### **Impact of Organizational Factors on Work Life Balance of PNB Employees**

#### **Young PNB Employees**

- Work schedule has negative significant correlation with work life balance.
- Working environment and organizational policies have positive significant correlation with work life balance.
- In event of judging the impacts of individual organizational factors while they are congregated, work schedule has highest negative impact followed by positive impacts of working environment and organizational policies over work life balance.

#### **Middle Aged PNB Employees**

- Work schedule has negative significant correlation with work life balance.
- Working environment and organizational policies have positive significant correlation with work life balance.
- In event of judging the impacts of individual organizational factors while they are congregated, work schedule has highest negative impact followed by positive impacts of working environment and organizational policies over work life balance.



### **Senior PNB Employees**

- Work schedule has positive significant correlation with work life balance.
- In event of judging the impacts of individual organizational factors while they are congregated, work schedule has the highest positive impact followed by negative impact of working environment and positive impact of organizational policies over work life balance.
- In event of judging the impacts of individual organizational factors while they are congregated, organizational policies has the highest and negative impact followed by working environment, work schedule have descending impact over work life balance.

### **CONCLUSION**

From the above findings, it is clear that organisational factors like work schedule, working environment and organisational policies has significant effect in maintaining, balancing the work life at home and organisation both. Depending upon the demographic factor like age group, the organisational factors have different impacts and effects on work life balance. But the significant role of organisational factors on women employees in maintaining work life balance cannot be denied. It has a profound effect on their both professional and personal life. Hence organisation should take care of the various factors like policies, schedule, work timing, work environment etc to have a positive effect on employees' life which helps further in maintaining a good work life balance.

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